

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank

In Re:  
Trina Herring,  
  
Debtor.



Order Filed on July 14, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 14-11478-ABA

Adv. No.:


Hearing Date: 7/12/2016 @ 10:00 a.m.

Judge: Andrew B. Altenburg

**ORDER RESOLVING MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

**DATED: July 14, 2016**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: Trina Herring

Case No: 14-11478-ABA

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 101 Warwick Road, Lawnside, NJ 08045, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Kimberly Wilson, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 1, 2016, principal and escrow payments of \$42,317.49 have become due since filing (not inclusive of any escrow shortage), broken down as follows:

- March 2014 – May 1, 2015: \$1,308.94 (14 payments)
- May 2015 – July 2015: \$1,495.19 (3 payments)
- August 2015 – July 2016: \$1,500.52 (12 payments)

It is further **ORDERED, ADJUDGED and DECREED** that since filing, Debtor has paid in \$34,898.94 through June 1, 2016; and

It is further **ORDERED, ADJUDGED and DECREED** Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for a total of \$7,418.55 through the payment due July 1, 2016; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor advanced \$7,214.61 and \$1,548.48 outside of the ordinary course for sewer liens on behalf of the Debtor, which amounts have been added to the arrears in the Amended Proof of Claim; and

It is further **ORDERED, ADJUDGED and DECREED** that to cure the arrears of \$7,418.55, Debtor shall make a lump sum payment of \$4,000.00 to Secured Creditor no later than July 15, 2016 (payments remitted after June 1, 2016 will be applied to this lump sum); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,418.55 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume August 1, 2016, directly to Secured Creditor, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that as of August 1, 2016, the post-petition payment amount shall be \$1,520.94, consisting of \$626.00 for principal and interest, and \$894.94 for escrow;

and

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It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.